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February 11th, A.D. 1932.

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REPORT

of

FINANCIAL INQUIRY

as to funeral costs

in

the Province of Alberta.

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Edmonton, Alberta,
February 11th, 1932.

To the Honorable,
The Lieutenant Governor in Council,
Province of Alberta.

Dear Sir:

I have the honor to report that I have completed the inquiry which I was commissioned to make as to the cost of funerals in the Province of Alberta and other questions incidental thereto.

I considered it advisable to commence the inquiry by endeavoring to ascertain the prevailing cost of funerals at the date of my appointment and, with that in view, I asked all the funeral directors to give me a complete statement of their business for the year 1929. It became apparent, as the statements were returned, that the method of accounting generally in use, was rather incomplete, with the result that it became necessary, in order to arrive at the actual funeral costs, to appoint an accountant for the purpose of personally examining the books of a number of funeral directors. The funeral directors without exception, co-operated with me in that regard.

My survey of the undertaking business for the year 1929 shows that there were 6,515 deaths in that year; that 4,933 funerals were provided by the funeral directors and 117 caskets were retailed by agents and funeral directors. It would appear therefore, that 1,362 persons were buried, without the assistance of funeral directors, in caskets presumably made locally.

In that year there were in the Province of Alberta 133 persons engaged in the undertaking business; about 30 persons or firms in various other lines of business carrying a small stock of caskets for sale to the public; and about 25 other persons who acted as agents in the smaller towns for established funeral directors. For the purpose of giving some understanding as to the funeral service available, I would say that people engaged in the undertaking business, exclusive of salaried

Report of Inquiry as to funeral costs in the Province of Alberta.
(Seasonal Number No. 72)

help, may be divided into four classes: (1) those who supply a complete funeral service; (2) those who supply a partial funeral service; (3) retailers of caskets; (4) agents for established funeral directors.

The funeral directors of the province in the year 1928, formed an association known as The Alberta Funeral Directors' Association, under The Benevolent Societies Act, the objects and purposes of which are described in its Articles of Incorporation (See Exhibit 1).

Cost of Funerals in 1929.

The total amount paid for funeral service in 1929 was \$668,109.42; the cost of caskets, and materials to the funeral directors, was \$185,263.94; the cost of casket and material, therefore, represented 27.7% of the average cost of funerals (See Exhibit 2). It will be noted that this statement is compiled from the returns given by the funeral directors themselves. Those of the cities of Edmonton and Calgary were good enough to give me access to their records and I was able thereby to ascertain the actual average cost of 2,364 funerals furnished by them in 1929.

The records examined disclose that 543 of the 2,364 funerals were those of children and 1,821 those of adults. The average gross price charged for a child's funeral was \$44.08 and for an adult, \$199.43. I am unable to give the net price for child and adult funerals separately, but the combined net average is \$139.66. In cases where the funeral director merely sold a casket, the sale has been classed as a funeral but as only a limited number of caskets were sold under these conditions, it would not materially effect the net average.

I would draw your attention to Exhibit 3, which shows the distribution of the costs of these funerals. The disparity shown in the various items of cost is rather striking. It is apparent that the cost of the casket is a relatively small item in the total cost of a funeral. The cost of embalming material is, also, very small. The same cannot be said however of the overhead charges. The first item next, that of salaries and wages,

Cost of funerals in 1929 (cont'd.)

includes the salaries of the funeral directors, and would appear to be quite substantial. The item of car expense and depreciation appears to be abnormally high in some cases and abnormally low in others. I would consider the average, shown in the last column, to be too high. The average gross profits per funeral amounted to \$25.27. The accounts receivable at the end of 1929 are not shown but the amounts still unpaid, when the audit was made in September 1931, amount to an average of \$17.36 per funeral on the 2,354 funerals. I would not, however, consider these accounts as uncollectable and would, therefore, consider the average amount of \$6.40 per funeral charged to bad debts as reasonable. We must, of course, bear in mind that the year 1929 was considered to be a good business year in the undertaking line as in nearly every other line of business.

This brief review of costs applies to funeral directors who gave a complete service in the cities. By a complete service we mean: supplying the casket, the use of a chapel, hearse, two cars and all other services incidental to a complete funeral.

Complete Service in a few Towns

I also caused a personal audit to be made of the books of a few funeral directors in the small Towns, who provided a complete funeral service. (See Exhibit 4). It will be observed that in the small towns the average cost of a casket is higher than in the cities, due to additional transportation and handling charges. The records kept were rather incomplete but sufficient to show that the overhead was much less. The equipment and the facilities may not be quite so modern as in the cities but, nevertheless, these funeral directors are capable of giving very good service. The cost of funerals, in towns, is less than in the cities and the prices charged seem to be relatively less. In both cities and towns the funeral directors supply service to the rural districts.

Partial Funeral Service.

There are quite a large number of funeral directors in the towns and villages who are equipped to give a partial funeral service only. They may not have a chapel or a lowering device and the equipment may not be so complete as that in use in the cities and larger towns. I did not have a personal audit made of the records of these funeral directors but relied on the returns submitted. The prices charged seem to be in keeping with the charges made in the cities and towns.

Retailers of Caskets.

All funeral directors retail caskets at a profit of about 100%. Our survey shows that there are about thirty persons in the Province who retail caskets but give no other service. These retailers usually carry, for the convenience of the public, a small stock of caskets, usually known in the trade, as "the popular priced caskets". These caskets are retailed at enormous profits, seldom less than 100% and, frequently, as high as 300%. Attempts were made by these retailers to explain the reason for such large profits but I am convinced that, in most cases, such charges were entirely unwarranted.

During 1929, there were twenty-five agents who sold on commission for funeral directors having established places of business in cities or towns, these agents being paid, generally, on a percentage basis. It is impossible for a private individual to purchase a casket without having, what appears to me to be, an exorbitant profit, levied on the sale. There should be some method by which a person could purchase a casket at a price providing a margin of profit somewhat similar to that usually charged on sales of other commodities.

There are various reasons why such an exorbitant profit on the sale of caskets is possible. Ordinary trading motives are evidently modified

Retailers of Caskets (cont'd)

by sentiment and emotion when arranging a funeral as there does not appear to be a disposition to buy in the cheapest market. It is apparent that the sales policy of the manufacturer is that of selling caskets to bona fide funeral directors only. The manufacturer claims he is manufacturing and distributing his goods at wholesale prices and that he is not in the retail business. He regards the funeral director as the retailer. Evidence was given, at the hearing in Edmonton, that there was a gentlemen's agreement between the Funeral Directors' Association and the manufacturers, to the effect that no casket or materials would be supplied to any person not listed as a funeral director, without the knowledge and consent of the Association. This arrangement was made in 1928 and seems to have been mutually advantageous. The manufacturer had the advantage of the advice of the Funeral Directors' Association as to the circumstances under which he should extend credit, while the funeral directors, no doubt had in mind that the arrangement would prevent undue competition. The agreement had all the appearance of a combine to maintain prices and no doubt to an extent, enabled the retailers to continue to collect the exorbitant profits they had been exacting. These excessive profits, in the retailing of caskets, may be a reason why so many funerals are conducted without the assistance of a funeral director. With regard to the agreement I am satisfied, from evidence submitted, that it did not prevent funeral directors, not members of the Association, from getting supplies and, manufacturers did actually supply caskets to funeral directors who were publicly advertising cheap funerals. There is no evidence that the agreement was entered into for the purpose of boosting prices and no evidence that it does. We have the evidence of Mr. Guy Armstrong of Calgary, an executive member of the Association, to the effect that the Association was familiar with and disapproved of, the excessive profits collected by retailers of caskets and, further, that the Association had tried to influence members who were retailing caskets, to be satisfied with smaller profits. The fact remains,

however, that funeral directors and retailers do charge, and maintain, that they are entitled to charge, at least 100% profit on the retail price of caskets.

Notwithstanding the foregoing, I believe it possible to purchase funerals at a reasonable cost, and that they may be purchased at from \$20.00 upwards — this being the price of pauper funerals. Advertisements appearing in the press and trade journals guarantee to supply a complete funeral for \$45.00 and the Last Post Fund allows \$50.00. I am satisfied however, that if the funeral directors were depending on this class of funeral for their revenue, they would not remain in business for very long. A reference to Exhibit 3 will show the average overhead per funeral to be \$78.28 which would indicate that these cheap funerals are sold at a loss and that the funeral director has to make his profit from customers who purchase the more expensive funerals. The undertaking business, like all other business, is operated for profit and the tendency in all business is of course to sell the goods that provide the most profit.

The overhead of \$78.28 per funeral would appear to be unreasonably high and your attention is directed to the fact that overhead is a variable quantity, depending on the volume of business transacted. On a larger volume of business, the overhead would naturally average less per funeral.

Referring to Exhibit 3, the item of salaries and wages, averaging \$35.02 per funeral, appears to be high. A reference to the same Exhibit shows that the aggregate of the investment of eight funeral directors in Edmonton and Calgary amounts to the sum of \$380,000.00 and the explanation for the high overhead is probably found in these two items. It becomes apparent therefore, that investments, salaries and wages, are too great in proportion to the volume of business. There are five funeral directors in Edmonton and the same number in Calgary, and it is quite evident that two funeral directors in each of these two cities could give the necessary service and give it with half the investment and, probably, half the staff and a substantial reduction in funeral charges can hardly be expected until these two items are brought into closer harmony with the volume of business.

I have no reason to believe however, that funeral costs are higher in Alberta than in the other Provinces and have every reason to believe that they are materially lower here, than in the United States. The Metropolitan Life Insurance Company, several years ago, appointed a commission to inquire into funeral costs and customs, and the result of their inquiry is contained in a book edited by John C. Gebhard. This book is full of very interesting data with respect to funeral customs in Europe. Apparently, the cost of burying the dead in some of these countries has been reduced to a minimum of cost ~~of~~ the establishment of municipally owned and controlled undertaking parlors. The funeral prices are fixed by the municipality and the customer may purchase according to his ability to pay. Municipally owned undertaking parlors would appear to have a great deal of merit and if it were found practicable to establish them in the cities of Alberta, such a system would undoubtedly have the effect of eliminating the competitive waste that is now so apparent.

Price of Caskets.

I cannot find that the funeral directors of this Province have made an organized effort to regulate prices. The survey shows that funeral prices vary considerably for the same class of service. And evidence discloses that there are two popularly priced caskets used, namely: those catalogued as No. 00 and No. 652. These two types of caskets are sold by all manufacturers although, sometimes, distinguished by different catalogue numbers. The No. 00 casket is sold by the manufacturer for \$21.75, including the outer casket. If this type of casket is selected by the customer the funeral director may charge anywhere from \$75.00 to \$150.00 with no apparent reason for the spread other than, perhaps, the purchaser's ability to pay. I have made an effort to determine what ought to be a maximum funeral charge where this type of casket is used and I am satisfied that a charge of \$100.00 would provide a reasonable profit. The No. 652 casket is sold by the manufacturer for \$29.75 and, when this casket is used the price of the

Price of Caskets (cont'd).

funeral may vary from \$150.00 to \$200.00.

The Funeral Directors and Embalmers Association have prepared and distributed a pamphlet which sets out the tariff of what is represented to be a reasonably priced funeral, a copy of which is attached. The wholesale price of the casket used is \$23.75 and it is evident from our survey, that the tariff is unreasonably high for this type of funeral.

A number of funeral directors have, apparently, been charging too much for the foregoing two types of funeral and in my opinion there should be more uniformity in the prices charged. In order to bring this about some method of reporting the cost of funerals might be adopted, such for instance, as having the funeral director itemize the tariff of costs on the back of each death certificate forwarded to the Registrar of Vital Statistics. Such a requirement would have a tendency to prevent overcharging which without doubt exists and, at the same time, the system would furnish a record of funeral costs and customs which would be valuable should a more complete inquiry ever become necessary.

It is not suggested that there are only these two types of funerals for which funeral directors charge too much but I assume that those who select the more expensive caskets and demand more service are prepared to pay for the extra service. The two types of funerals I have selected for criticism are the types usually purchased by people of moderate means.

The Reasons for present funeral costs.

During the inquiry public sittings were held in Edmonton, Calgary, Medicine Hat, Lethbridge, Drumheller and Stettler. The public were invited and given the opportunity of submitting complaints and I also invited a large number of funeral directors to submit evidence in explanation of the present day funeral costs. We had also representatives of casket manufacturers present, to explain their method of selling and distributing caskets. There were no complaints made at these sittings.

The reason for present funeral costs. (cont'd).

with respect to prices charged by funeral directors. The funeral directors gave their evidence freely and, apparently, rather welcomed the inquiry. It was admitted by some that there were members of the profession who probably were guilty of unprofessional conduct and it was stated that the main reason for organizing the Association was to raise the standard of service and professional conduct. The Association had spent a considerable sum of money in bringing experts to demonstrate the art of embalming. Also, lectures on professional etiquette and business and social ethics, had been arranged for the benefit of the members. All of the witnesses emphasized the importance which they attached to the art of embalming. The reasons advanced by them for the present day funeral costs were, in the main, that the public were demanding greater service and efficiency year by year and, in order to give the service demanded, it was necessary to have the most modern equipment and elaborate funeral parlors. It was, they said, found necessary to have a staff on duty ready to give service day and night and, further, that many of the details, such as registration of death, sending out invitations for the funeral, arranging a plot in the cemetery &c. (all of which were, in former years, attended to by the relatives of the deceased) were now performed by the funeral director. The public now rely on them to take complete charge in cases of death and to arrange all the details of the funeral, all of which necessitates a great deal of time and effort on their part. They would not admit that it was probably, they themselves who had taught and encouraged the public to rely on them in their time of distress. I questioned witnesses as to the modus operandi of arranging a funeral and the custom seems to be that the client calls upon the funeral director, inquires of him if he can supply a funeral at a certain date and what the cost would be. The client is informed that the cost depends entirely upon the type of casket selected. The funeral director

The reason for present funeral costs (cont'd).

generally has a room in which he keeps a varied assortment of caskets and the client is invited to select one. Having agreed on the casket, the client is informed what the cost of the complete funeral will be. Funeral directors sell a funeral, — they do not quote the price of a casket, instead, they state the price of the complete funeral. This method of arranging the cost of a funeral is the result of their experience with clients who always appear to be more interested in the total cost than in the detailed costs. When questioned as to whether there was a tendency for a client to arrange for a funeral beyond his means, I was informed that the funeral directors generally discouraged that desire and advised the purchase of a funeral more within the means of the customer.

The modern funeral director has, generally, a nice display of caskets awaiting his customers and I am satisfied that there is a great temptation to select an expensive casket in order to provide the deceased with the best that can be reasonably had. The funeral director quite naturally prefers to sell the higher grade casket, as a nice casket and a well arranged funeral is good advertising and of course more profitable to him. The temptation to sell an expensive funeral is, therefore, as apparent as is the temptation to buy one. Whatever competition there may exist between funeral directors in the getting of business only to a very limited extent does that competition result in a reduction in prices. The custom amongst funeral directors of charging such ^{high} profits on the wholesale cost of a casket is defended by them on the ground that there are so many services for which they do not charge, that a substantial profit on the casket sale is necessary.

The system of costs used by them is difficult to understand. I am inclined to the view that, irrespective of their methods of arriving at costs, directors not unfrequently sell funerals at less than the cost, in cases where they cannot sell a better grade funeral and that when an opportunity presents itself to sell an expensive and more profitable funeral they take it.

Funeral directors seem to take a great deal of professional pride in properly arranging funerals and in conducting them in as artistic and pleasing a manner as possible. I am satisfied that they do not as a rule see the necessity for a simpler funeral and, should there be a demand for such, the demand for simplicity must come from the public.

Embalming.

All bodies consigned to the care of funeral directors, who are capable of giving a fairly complete service, are embalmed -- with but few exceptions -- such as young children and very aged persons. It is impossible to say how many of those who died in 1929 were embalmed as there were no records kept, -- probably 65% would be a reasonable estimate. I have endeavored to ascertain the reasons for embalming but have concluded that if it were an absolute necessity, the custodians of public health would have made it obligatory. From a funeral director's standpoint, embalming is advocated and practiced, for several reasons; Embalming, they state, disinfects the body and destroys the odor of decay. It, also, enables the funeral director to keep the body in his parlors for the period demanded by the deceased's relatives -- which is from three to four days. He, also, considers embalming necessary in the interests of Public Health and, moreover, it has a cosmetic value which appeals to the funeral director. The charge for embalming varies from \$15.00 to \$25.00 -- the latter amount being the usual charge. It is difficult to arrive at the actual cost of the embalming, the fluids for which are inexpensive, (their cost will be found by a reference to Exhibit 3), and the labor cost obscure as the work is done by a member of the staff who is engaged to assist in the duties incidental to the business generally.

Embalming has undoubtedly added to the cost of funerals, both directly and indirectly. The embalmer endeavors by his art to give a life-like appearance to the body which, we are informed, is greatly appreciated by the deceased's relatives. Bodies are frequently kept in the parlors for some considerable time, pending burial and the fact of being able to keep the

Embalming (cont'd.)

body for that length of time impels the relatives to provide a quality casket, flowers, expensive funeral garb, etc. Embalming would seem to be practiced much more extensively in this North American Continent than in Europe.

The professional ability of the funeral director is measured by his technique in embalming the bodies committed to his care and, that he considers embalming important, is evidenced by the fact that, at the request of funeral directors, legislation has been enacted in many of the States and in two of the Provinces, providing that only licensed embalmers be allowed to use embalming fluids. I attach a copy of a Bill passed in Saskatchewan at the last session of the Legislative Assembly there. There is no doubt but that a certain amount of training would enable one to get better results from the use of embalming fluids. I cannot see, however, what harm would result from the improper application of embalming fluids other than probably discoloration of the face and body. As to the necessity for embalming, I am unable to express an opinion. It undoubtedly has some merit if for no other reason than its cosmetic value but, whatever its merits, it is now the common practice and, no doubt, would be used even more extensively were the facilities available in the more remote districts.

Casket Manufacturers.

Alberta has one casket manufacturer: W. H. Cushing & Company, of Calgary. Three other manufacturers, located in Vancouver and Winnipeg, have local assembling plants or warehouses in Calgary and Edmonton. The competition is such that the prices, as per catalogue, are much the same. I was unable to get the manufacturers' costs of the three companies whose headquarters are without the Province, but it is reasonable to assume that their manufacturing costs are similar to those of W. H. Cushing & Company because their wholesale prices are similar, which for the following types of caskets are as follows: (It should be noted that these costs do not include selling costs, discount, freight allowances and sales commissions!)

Casket Manufacturers (cont'd).

<u>Casket No.</u>	<u>Production Cost</u>	<u>Selling Price</u>	<u>Profit on outlay</u>	<u>Percentage</u>
713	7.88	9.65	1.77	22
201	14.17	15.60	2.63	19
407	30.25	37.50	7.25	25
406	25.30	33.25	7.95	30
00	17.88	21.75	3.92	22
414	52.68	63.25	10.57	20
411	33.84	37.00	3.16	10
401	41.65	51.00	9.35	20
407	39.36	47.50	8.14	20
652	25.15	29.75	4.35	17
701	14.17	16.80	2.63	19
710	11.44	13.75	2.31	20
714	7.88	9.65	1.77	20
408 Flush	33.70	44.75	11.05	32
408 Cloth	29.95	37.00	7.05	24

would seem to

The profits shown/be reasonable and, if the public could purchase direct from the manufacturers, it would mean a substantial reduction in funeral costs, especially in cases where the relatives desired to follow the old custom of performing all the services incidental to a funeral.

The manufacturers, or their representatives, when questioned as to the advisability of changing their sales policy, were emphatic in their decision to remain as wholesalers and to allow only bona fide funeral directors to do the retailing. And they all averred ignorance of the prevailing custom of retailers to add from 100% to 300% to the price of caskets.

Cemeteries.

Cemeteries are either owned by the municipalities or by church organizations, with one or two exceptions such as the Edmonton Cemetery, which is owned by a company. The prices charged for plots in the cemeteries, vary from no charge in the rural districts, to \$25.00 in the cities. In both the Edmonton and Calgary cemeteries the charge is \$25.00 a plot.

Gravedigging in the country districts is usually done by friends of the deceased; in the cities the digging of the grave costs from \$6.00 to \$8.00. In the cities and towns the price charged for the plot generally includes perpetual care of the grave.

Audited statements of some of the cemeteries were submitted for inspection and show that the expenditure for beautifying the cemetery,

building roads and walks, and maintenance, in most cases, exceeds the revenue. Lower charges for cemetery plots can hardly be expected for a number of years as additional land in many places has been acquired for cemetery purposes, necessitating constant, if not increasing expenditures, for improvement and maintenance.

Cremation

There are no facilities in the Province for cremating bodies — nor does there appear to be any demand. Where a cremation has been demanded (and cases of such have been few), the bodies were shipped either to Portland, Oregon, or to Ontario.

The cost of cremation is reported to be \$45.00, to which amount must be added the price of preparing the body, a casket, embalming and transportation costs. It is, therefore, more expensive to have the body cremated than to provide the ordinary burial service.

Mausoleum

There is but one mausoleum in the Province — located in Edmonton. The prices for crypts therein vary from \$250.00 to \$450.00. It is obvious therefore, that burial in a mausoleum adds to the funeral costs.

Tombstones.

There are seven tombstone manufacturers in the Province. The price of tombstones, unlike the price of funerals, is regulated by competition. We were supplied with audited statements from a number of manufacturers and the profits appear to be about the normal profits in business. I made one personal examination of the accounting system in use, with a view toward determining the actual cost of manufacturing (See Exhibit 5). Mr. S. Dykes, of the Alberta Granite, Marble & Stone Company, kindly supplied me with particulars of the actual cost of manufacturing a cheap tombstone such as that used by the Last Post Fund, or by the Soldiers' Plot Memorials, a statement of which is attached. The raw materials are all shipped into the Province in a rough state and

Tombstones (cont'd).

and processed in Alberta. Granite, imported from Scotland and New Brunswick, costs \$14.00 per cubic foot. Some marble is shipped from British Columbia and costs \$7.50 per cubic foot, while limestone, from Indiana, frequently used as a base, costs \$3.00 per cubic foot. The price of granite and limestone is subject to tariff fluctuations. The cost of the raw material represents the main item in the price of tombstones. However, before I would be in a position to prepare a statement showing the actual cost of manufacture and distribution it would be necessary for me to make a much more detailed inquiry into the business.

Before concluding I would say that apart from the question of costs and charges altogether, I was impressed by the excellency of the service rendered by funeral directors and at the very evident desire on their part to do everything possible to give to their patrons the fullest satisfaction.

Also, I desire to thank the funeral directors and tombstone manufacturers of the Province, for their kind co-operation in supplying the data and information which I considered necessary to the success of the inquiry. I am, also, very much indebted to Mr. H. P. Brownlee and to Mr. T. W. Bull for their efforts in assisting in the preparation of data upon which I have based this report.

Yours truly,

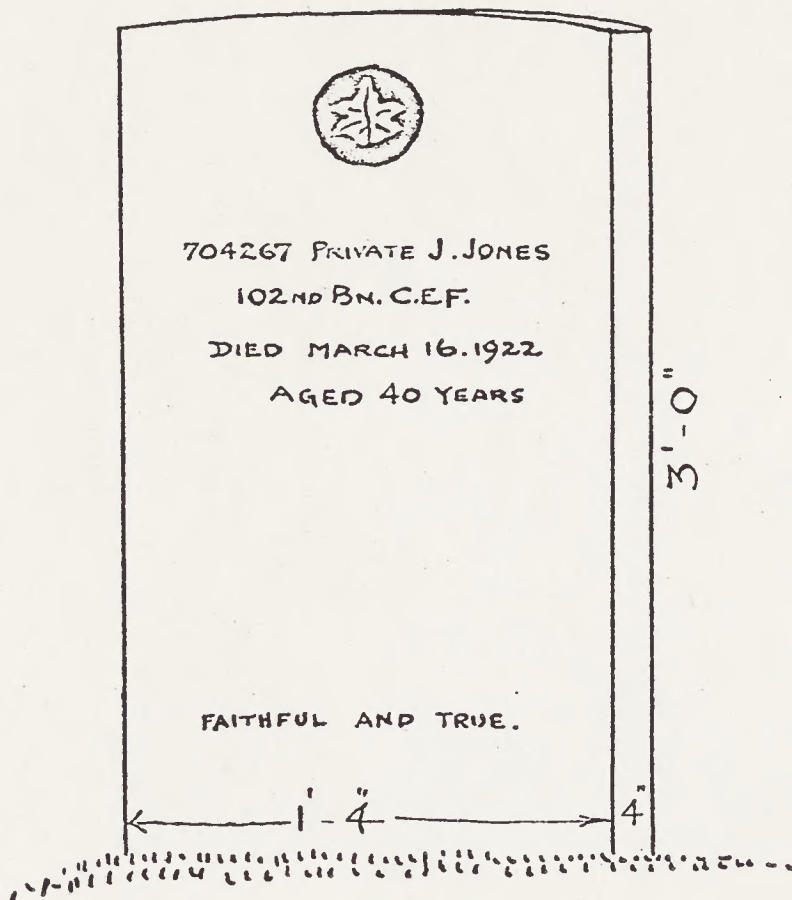
C. J. Alex Ross

Alex Ross:GP

A STATEMENT SHOWING THE COST OF MANUFACTURING
AND DISTRIBUTING MONUMENTS FROM THE AUDITED
RECORDS OF A LOCAL MANUFACTURER.

	1928 Sales \$20980.00	1929 Sales \$23595.00	1930 Sales \$16089.00
ges	24.%	24.%	33.%
avelling	3.	3.5	3.
missions	16.	18.	13.25
er, Phone, Power & Office	2.	2.25	2.5
vertising	1.25	1.5	1.5
ces	1.25	1.25	1.75
chandise	39.	37.5	33.
profit	<u>13.5</u>	<u>12.</u>	<u>12.</u>
	100.00%	100.00%	100.00%
	<hr/>	<hr/>	<hr/>

LAST POST AND SOLDIER PLOT
MEMORIALS. EDMONTON. ALBERTA.



Stock 1-4 @ 7.50.....	\$10.00
Cutting.....	3.00
Average inscription. Paint @12¢.....	4.80
Polishing.....	5.50
Carving emblem. Regimental crest....	4.00
Setting (about).....	4.50

	\$31.80
4% on stock.....	.40

\$32.20

No Commissions of any kind paid on these
Memorials.

EXHIBIT NO. 2.

TOTALS AND AVERAGES - 1929.

	Number of Funerals.	Total cost of Funerals.	Average cost per Funeral.	Cost of caskets and materials.	Average per funeral.	Investment in Business.
Edmonton and Calgary funeral directors out- side Edmonton and Calgary giving complete service.	2364	349,777.50	139.06	85,140.85	36.02	380,072.48
Funeral directors giving partial service.	2035	272,148.55	130.80	82,085.01	40.63	304,533.78
Funeral directors giving partial service.	417	38,175.57	102.33	13,417.26	34.67	55,672.37
Retailers of caskets.	117	7,805.80	66.71	4,020.22	34.36	
	4933	668,109.42		185,263.94		760,278.63